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FORM PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			ATTY, DOCKET NO. 3939-4000	SERIAL N	SERIAL NO. TBA			
INFORMATION DISCLOSURE CITATION					APPLICANT David H. Walker un				53 U. 9/69	
(Use several sheets if necessary)					FILING DATE Herewith	GROUP AS	GROUP ART UNIT			
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	Donal O'Mahoney, et al., Electronic Payment Systems, 1997 (ISBN 0-89006-925-5)									
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